

**Information to identify the case:**

Debtor 1	<u>Jennifer N Jean-Claude</u>	Social Security number or ITIN	xxx-xx-5091
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court	District of New Jersey		
Case number:	15-28862-JNP		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Jennifer N Jean-Claude

6/14/19

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

♦ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

♦ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

♦ some debts which the debtors did not properly list;

♦ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

♦ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

♦ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

♦ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Jennifer N Jean-Claude  
 Debtor

Case No. 15-28862-JNP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 24

Date Rcvd: Jun 14, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 16, 2019.

db  
 515961830 +Jennifer N Jean-Claude, 823 Bentley Road, Lindenwold, NJ 08021-2913  
 American InfoSource LP as agent for, DIRECTV, LLC, PO Box 51178,  
 Los Angeles, CA 90051-5478  
 515778559 +Cesily L. Cannon, Law Office Of Greg Prosmushkin, 9637 Bustleton Avenue,  
 Philadelphia, PA 19115-3810  
 515790758 ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577  
 (address filed with court: Dell Financial Services, LLC, Resurgent Capital Services,  
 PO Box 10390, Greenville, SC 29603-0390)  
 515778562 +Financial Recoveries, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297  
 515778563 +Kennedy Health System, 500 Marlboro Avenue, Cherry Hill, NJ 08002-2020  
 515778564 +Kimco, PO Box 5020, 3333 New Hyde Park Road Suite 100, New Hyde Park, NY 11042-1205  
 515778565 +Kimco Realty Corporation, 1954 Greenspring Drive Suite 330, Timonium, MD 21093-4136  
 515980845 +PENNYMAC LOAN SERVICES, LLC, 6101 CONDOR DRIVE, SUITE #310, MOORPARK, CA 93021-2602  
 515807415 +PennyMac Loan Services, LLC, C/O Aldridge Pite, LLP, Fifteen Piedmont Center,  
 3575 Piedmont Road, N.E., Suite 500, Atlanta, GA 30305-1636  
 515809505 +PennyMac Loan Services, LLC, c/o Aldridge Pite LLP, Bankruptcy Department,  
 Fifteen Piedmont Center, 3575 Piedmont Road, N.E., Suite 500, Atlanta, GA 30305-1623  
 516493959 +PennyMac Mortgage Investment Trust Holdings I, LLC, c/o PennyMac Loan Services, LLC,  
 6101 Condor Drive, Suite 200, Moorpark, CA 93021-2602  
 515778566 +PennyMac Loan Services, 6101 Condor Dr, Moorpark, CA 93021-2602  
 515778567 +Powers Kirn LLC, 728 Marne Highway Suite 200, Moorestown, NJ 08057-3128  
 515872994 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 15 2019 00:09:36 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Jun 15 2019 00:09:31 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 515798646 E-mail/Text: bankruptcy@cunj.org Jun 15 2019 00:09:23 Credit Union of New Jersey,  
 1301 Parkway Avenue, Ewing, NJ 08628  
 515778560 +E-mail/Text: bankruptcy@cunj.org Jun 15 2019 00:09:23 Credit Union Of N J, Po Box 7921,  
 Ewing, NJ 08628-0921  
 515778570 EDI: RCSDELL.COM Jun 15 2019 03:48:00 Webbank/dfs, 1 Dell Way, Round Rock, TX 78682  
 515778561 EDI: DIRECTV.COM Jun 15 2019 03:48:00 Directv, PO Box 6550,  
 Greenwood Village, CO 80155-6550  
 515789184 EDI: RMSC.COM Jun 15 2019 03:48:00 Synchrony Bank,  
 c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,  
 Miami, FL 33131-1605  
 515778568 EDI: TFSR.COM Jun 15 2019 03:48:00 Toyota Motor Credit, 4 Gatehall Dr Ste 350,  
 Parsippany, NJ 07054  
 515778569 +E-mail/Text: bankruptcydepartment@tsico.com Jun 15 2019 00:10:23 Transworld Sys Inc/09,  
 507 Prudential Rd, Horsham, PA 19044-2308

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 16, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 24

Date Rcvd: Jun 14, 2019

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 14, 2019 at the address(es) listed below:

Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Joseph J. Rogers on behalf of Debtor Jennifer N Jean-Claude jjresq@comcast.net,  
jjrogers0507@gmail.com  
Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation  
rsolarz@kmlawgroup.com  
Steven K. Eisenberg on behalf of Creditor PennyMac Holdings, LLC bkecf@sterneisenberg.com,  
jmcnally@sterneisenberg.com/skelly@sterneisenberg.com/bkecf@sterneisenberg.com  
William M. E. Powers, III on behalf of Creditor PennyMac Holdings, LLC ecf@powerskirn.com  
William M.E. Powers on behalf of Creditor PennyMac Holdings, LLC ecf@powerskirn.com  
William M.E. Powers, III on behalf of Creditor PennyMac Holdings, LLC ecf@powerskirn.com  
TOTAL: 8